

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

WALTER J KELLER
KAREN J KELLER
Debtor(s)

Case No. 08-08185

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/04/2008.
- 2) The plan was confirmed on 08/22/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/06/2011.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,204.00.
- 10) Amount of unsecured claims discharged without payment: \$16,682.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$48,514.77
Less amount refunded to debtor	\$1,626.63

NET RECEIPTS: **\$46,888.14**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,533.35
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,533.35**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATG CREDIT	Unsecured	274.00	NA	NA	0.00	0.00
BEHM ENTERPRISES	Unsecured	1,800.00	1,800.00	1,800.00	1,800.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	2,754.21	2,754.21	2,754.21	2,754.21	70.03
CERTIFIED SERVICES INC	Unsecured	40.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	587.00	NA	NA	0.00	0.00
CITIMORTGAGE INC	Secured	NA	NA	NA	0.00	0.00
COMPUCREDIT	Unsecured	1,421.00	1,496.15	1,496.15	1,496.15	0.00
CONDELL MEDICAL CENTER	Unsecured	740.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	423.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	634.00	705.77	705.77	705.77	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	502.00	527.71	527.71	527.71	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	676.00	689.58	689.58	689.58	0.00
HSBC	Unsecured	1,244.00	NA	NA	0.00	0.00
HSBC	Unsecured	503.00	NA	NA	0.00	0.00
LAKE COUNTY RADIOLOGY	Unsecured	5,769.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Secured	21,218.73	21,218.73	21,218.73	21,218.73	2,299.01
NATIONWIDE CASSEL LP	Secured	2,595.00	2,595.00	2,595.00	2,595.00	70.38
NATIONWIDE CASSEL LP	Unsecured	NA	103.86	103.86	103.86	0.00
PEOPLES GAS CREDIT UNION	Unsecured	482.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	502.00	502.72	502.72	502.72	0.00
PREMIER BANKCARD/CHARTER	Unsecured	479.00	487.22	487.22	487.22	0.00
SELECT PORTFOLIO SERVICING	Secured	38,517.39	6,860.86	6,860.86	6,860.86	0.00
SELECT PORTFOLIO SERVICING	Secured	NA	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	2,174.00	NA	NA	0.00	0.00
THE BEST SERVICE COMPANY	Unsecured	155.00	173.56	173.56	173.56	0.00
WELLS FARGO FINANCIAL INC	Unsecured	4,446.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,860.86	\$6,860.86	\$0.00
Debt Secured by Vehicle	\$26,567.94	\$26,567.94	\$2,439.42
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$33,428.80	\$33,428.80	\$2,439.42
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,486.57	\$6,486.57	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,533.35</u>
Disbursements to Creditors	<u>\$42,354.79</u>
TOTAL DISBURSEMENTS :	<u>\$46,888.14</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/12/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.